

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR
9004-2(c)

FEIN, SUCH, KAHN & SHEPARD PC
Counsellors at Law
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Parsippany, New Jersey 07054
(973) 538-9300
Attorneys for Secured Creditor
ZCH1436

In Re:

THOMAS M. PEPE, SR. and
DONNA M. PEPE

Debtors.

Case No.: 05-36550 GMB

Judge: Hon. Gloria M. Burns

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

**CREDITOR'S
CERTIFICATION OF DEFAULT**

Michele Waderker does hereby certify as follows:

1. I am a Mortgage Officer for CHASE HOME FINANCE, LLC.
successor by merger to CHASE MANHATTAN MORTGAGE CORPORATION,
a secured creditor of the debtor.
2. On September 28, 2006 an Order issued from this Court, a
copy of which is attached hereto as an exhibit, providing
for the cure of post-petition arrearages, and in default of
such monthly payments for a 30 day period, allowing the
secured creditor ex parte relief to vacate the stay, with

notice to the trustee, Debtor's attorney, if any.

3. Debtor has failed to comply with the aforesaid order:

☒ by missing payments and/or by failing to make the correct payments as summarized on the annexed schedule "A". (Local Form 16 or 16A).

☐ Other _____

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.

5. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

Dated: February 16, 2010

/S/ Michele Waderker

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**CERTIFICATION RE POST PETITION PAYMENT HISTORY
ON THE NOTE AND MORTGAGE DATED July 12, 2004**

Michele Waderker of full age, as Mortgage Officer by CHASE HOME FINANCE, LLC.
successor by merger to CHASE MANHATTAN MORTGAGE CORPORATION, hereby certifies
the following information:

Recorded on in CAMDEN County, in Book August 18, 2005 at Page 05-36550 GMB

Property Address: 12 MUIRFIELD COURT, BLACKWOOD, NJ 08012

Mortgage Holder: CHASE HOME FINANCE LLC

Mortgagors/Debtors: THOMAS M. PEPE, SR. and DONNA M. PEPE

POST PETITION PAYMENTS (Petition filed on 08/18/05)

| Amount Due | Date Payment Was Due | How Payment Was Applied (Mo/Yr) | Amount Received | Date Payment Received | Check or Money Order Number |
|--------------------------|---|---------------------------------|------------------------|-----------------------|-----------------------------|
| 1.\$1,510.62 \$145.87 | 01/01/07 (Regular & Stip Payments 4/6) | 01/07 | \$1,660.00 | 01/31/07 | 1487 |
| 2.\$1,510.62 \$145.87 | 02/01/07 (Regular & Stip Payments 5/6) | 02/07 | \$1,660.00 | 02/28/07 | N/A |
| 3.\$1,510.62 \$145.87 | 03/01/07 (Regular & Stip Payments 6/6) | 03/07 | \$1,510.62 \$145.87 | 03/27/07 04/30/07 | 1503 1519 |
| 4.\$1,510.62 | 04/01/07 | 04/07 | \$1,510.62 | 04/30/07 | 1519 |
| 5.\$1,510.62 | 05/01/07 | 05/07 | \$1,510.62 | 05/29/07 | 1532 |
| 6.\$1,510.62 | 06/01/07 | 06/07 | \$1,510.62 | 07/03/07 | 1543 |
| 7.\$1,510.62 | 07/01/07 | 07/07 | \$1,510.62 | 08/15/07 | 1550 |
| 8.\$1,510.62 | 08/01/07 | 08/07 | \$1,510.62 | 09/05/07 | 1555 |
| 9.\$1,510.62 | 09/01/07 | 09/07 | \$1,510.62 | 09/27/07 | 1576 |
| 10.\$1,510.62 | 10/01/07 | 10/07 | \$1,510.62 | 10/24/07 | 1592 |
| 11.\$1,510.62 | 11/01/07 | 11/07 | \$1,510.62 | 12/03/07 | 1608 |
| 12.\$1,510.62 | 12/01/07 | 12/07 | \$1,510.62 | 12/31/07 | 1616 |
| 13.\$1,510.62 | 01/01/08 | N/A | \$0.00 | N/A | N/A |
| 14.\$1,510.62 | 02/01/08 | N/A | \$0.00 | N/A | N/A |
| TOTAL | | | | | |

[Continue on attached sheets if necessary]

*MONTHLY PAYMENTS PAST DUE: 2 x \$1,510.62 = \$3,021.24 (12/07 - 01/08 Monthly Payments); (MONTHLY PAYMENTS) = \$3,021.24 AS OF February 7, 2008.

Each Monthly Payment is comprised of:

(Attach sheets if payment amounts varies from figures set forth below)

| | |
|----------------------------|------------|
| Principal + Interest | \$968.75 |
| Escrow | \$541.87 |
| Total | \$1,510.62 |

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary):

I certify under penalty of perjury that the foregoing is true and correct.

Dated: February 16, 2010

/S/ Michele Waderker